performing an analysis that is dependent upon the step of associating said consumer ID, said retailer ID and said product description data.

69.   The method of claim 68, wherein said associating step further includes matching substantially similar product description data.

70.   The method of claim 68, wherein said associating step further includes matching substantially similar product description data, wherein each of said product description data is associated with different said retailer IDs.

71.   The method of claim 68, wherein said purchase data further includes purchase price data and said associating step further includes matching substantially similar product description data, wherein each of said product description data is associated with different said retailer IDs, and determining a cost comparison between said product description data associated with different said retailer IDs.

72.   A method for facilitating a loyalty program having loyalty points, said method including:

providing loyalty points from a system administrator to a third party, wherein said third party is at least one of a retailer and a merchant;

maintaining a database of accounts, wherein each of said accounts include a balance of loyalty points associated with a third party;

receiving, from said third party, criteria for awarding said loyalty points to an account associated with a consumer ID;

receiving consumer ID and at least one of purchase data, manufacturer item identifier, retailer item identifier and product description data;

calculating a first number of loyalty points based upon said criteria, consumer ID and at least one of purchase data, manufacturer item identifier, retailer item identifier and product description data;

deducting said first number of loyalty points from said account associated with said third party; and,

increasing said first number of loyalty points in said account associated with said consumer ID.

73.   The method of claim 72, wherein said step of providing loyalty points includes at least one of selling, donating and replacing deducted loyalty points.